

# Life Insurance

	Intermediary	Direct	Aggregators
Life Insurance (Level)	✓	✓	✓
Decreasing Life Insurance	✓	✓	✓
Increasing Life Insurance	✓	✗	✗*
Terminal Illness Cover (for policies with a term of 2 years or more)	✓	✓	✓
<b>Optional benefits:</b>			
Waiver Of Premium	✓	✗	✗*
Immediate Cover	✓	✗	✗
<b>Additional benefits – Subject to eligibility:</b>			
Free Life Cover	✓	✓**	✓**
Accidental Death Benefit	✓	✓**	✓**
Increasing your Cover	✓	✓	✓
Other changes to the plan	✓	✓	✓
Joint Life Policy Separation	✓	✓	✓
Funeral Pledge	✓	✓	✓
Second Medical Opinion	✓	✓	✓
<b>Umbrella Benefits:</b>			
Wellbeing Support <sup>1</sup>	✓	✓	✓
Care Concierge <sup>2</sup>	✓	✓	✓

✓ Available ✗ Unavailable This isn't a comparison with Buy Now products.

1. Provided by RedArc Assured Ltd.  
 2. Care Concierge is available to all Annuity, Later Life Mortgage and Group Protection customers. Only Retail Protection customers who have had a protection policy since 20th July 2023 can access the service.

\* Some aggregator offerings may vary due to individual agreements, but this is representative of the majority.  
 \*\* Only available through certain sales journeys.